

24-39345J

Revenue Stamps = \$ 264.00

WARRANTY DEED

24 39345J
Lenders Title Company
2207 Fowler Avenue
Jonesboro, Arkansas 72401

We, Chris Hinds and Jessica Hinds
husband and wife, for and in consideration of the sum of Ten and 00/100*****
***** Dollars \$ (\$10.00)***** and
other valuable consideration to us in hand paid by Harlie F. Blalock and Elizabeth P. Blalock,
husband and wife/as tenants by the entirety, hereafter called Grantee s, the receipt of which is hereby acknowledged,
do hereby grant, bargain, sell and convey unto Grantee s, and unto their heirs and assigns forever,
the following lands in W Craighead County, Arkansas:

Lots 8 and 9 in G. E. Nisbett's Subdivision of Block 15 of Nisbett's Second Addition to the City of Jonesboro, Arkansas, and being subject to all easements and rights of way of record.



Subject to existing easements, building lines, restrictions and assessments of record, if any.

I certify under penalty of false swearing that the legally correct amount of documentary stamps have been placed on this instrument. If none shown, exempt or no consideration paid
Grantee or Agent Harlie F. Blalock Harlie F. Blalock
Grantee's Address 1210 W. Huntington Ave., Jonesboro, Arkansas 72401

TO HAVE AND TO HOLD the same unto Grantee s and unto their heirs and assigns forever, with all appurtenances thereunto belonging.

And we hereby covenant with Grantee s that we will forever warrant and defend the title to said lands against all claims whatever.

And we, Chris Hinds and Jessica Hinds
for the consideration recited herein, do hereby release and relinquish unto the said Grantee s and unto their heirs and assigns, all of our right of dower, curtesy and homestead in and to said lands.

WITNESS our hands and seals this 9th day of March, 20 04.

Chris Hinds
Chris Hinds

Jessica Hinds
Jessica Hinds

STATE OF ARKANSAS

ACKNOWLEDGMENT

COUNTY OF Craighead

BE IT REMEMBERED, That on this day came before me, the undersigned, a Notary Public, within and for the county aforesaid, duly commissioned and acting Chris Hinds and Jessica Hinds, husband and wife to me well known as the grantor^s in the foregoing Deed, and stated that they had executed the same for the consideration and purpose therein mentioned and set forth.

And on the same day also voluntarily appeared before me, the said Chris Hinds and Jessica Hinds, husband and wife to me well known and declared that they had, of their own free will, executed said Deed and signed and sealed the relinquishment of dower, curtesy and homestead in the said Deed for the consideration and purposes therein contained and set forth, without compulsion or undue influence of their spouse.

WITNESS my hand and seal as such Notary Public on this 9th day of March, 20 04.

Danon Fisher

Notary Public Danon Fisher

My commission expires: _____



Prepared Under the Supervision of
Dan Boland
5800 R Street
Little Rock AR, 72207

mardeed.b

DEED BOOK 666 PAGE 129 - 130
DATE 03/12/2004
TIME 11:18:26 AM
RECORDED IN,
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY
ANN HUDSON
CIRCUIT CLERK
Ann Hudson, D.C.
RECEIPT# 117023

Return To:
Post Closing Department
Union Planters Bank
P.O. Box 1718
Memphis, TN 38101-1718

Prepared By:
Debbie J Hearn
5100 Poplar Avenue, Suite
150 Memphis, TN 38137

Lenders Title Company
2207 Fowler Avenue
Jonesboro, Arkansas 72401
24-39345J

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MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated March 9, 2004 together with all Riders to this document.
- (B) "Borrower" is Harlie F Blalock and Elizabeth P Blalock, Husband and Wife

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Union Planters Bank, NA

Lender is a National Association organized and existing under the laws of United States of America Lender's address is 7130 Goodlett Farms Parkway, Cordova, TN 38016

Lender is the mortgagee under this Security Instrument.

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ARKANSAS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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VMP Mortgage Solutions (800)521-7291



(D) "Note" means the promissory note signed by Borrower and dated March 9, 2004. The Note states that Borrower owes Lender seventy-nine thousand nine hundred and 00/100 Dollars

(U.S. \$79,900.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than April 1, 2034

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input checked="" type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender the following described property located in the County of Craighead of [Name of Recording Jurisdiction] [Type of Recording Jurisdiction]

Lots 8 and 9 in G. E. Nisbett's Subdivision of Block 15 of Nisbett's Second Addition to the City of Jonesboro, Arkansas, and being subject to all easements and rights of way of record.

Parcel ID Number: 27572 & 27570
1210 W Huntington Ave
Jonesboro
("Property Address"):

which currently has the address of [Street]
[City], Arkansas 72401-2529 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this 0897020469

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Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts

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due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).


As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

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 Initials
 [Handwritten Signature]
 Form 3004 1/01

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.


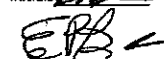
14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

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requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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Initials:

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

It is understood and agreed to by Borrower that this Security Instrument is subject to the foreclosure procedures of the Arkansas Statutory Foreclosure Law, Act 53 of 1987, as amended from time to time (the "Act"), for Borrower's breach of any covenant or agreement in this Security Instrument. In furtherance and not in limitation of the provisions of Section 12, any forbearance by Lender in exercising any right or remedy under the Act shall not be a waiver of or preclude acceleration and the exercise of any right or remedy under the Act, or at the option of Lender, use of judicial foreclosure proceedings.

23. Release. Upon payment in full of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower waives all rights of homestead exemption in, and statutory redemption of, the Property and all right of appraisalment of the Property and relinquishes all rights of curtesy and dower in the Property.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Harlie F Blalock (Seal)
-Borrower

Elizabeth P Blalock (Seal)
Elizabeth P Blalock -Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF ARKANSAS,

Craighead County ss:

On this the 9th day of March, 2004, before me, the undersigned officer, personally appeared Harlie F Blalock, Elizabeth P Blalock, Husband and Wife

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she (they) executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

My Commission Expires:



[Handwritten Signature]

Notary Public Danon Fisher

Lien Holder: Union Planters Bank, NA

Address: 215 Forrest Street
Hattiesburg, MS 39401
Telephone Number: (601) 554-2280

Contact Brenda Goff

for release of lien.

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Initials: *[Handwritten Initials]*

50-50-6-0191139

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 9th day of March, 2004, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to Union Planters Bank, NA

(herein "Lender") and covering the Property described in the Security Instrument and located at 1210 W Huntington Ave, Jonesboro, AR 72401-2529

[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

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MULTISTATE VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

VMP-538R (0310)

Page 1 of 3

VMP Mortgage Solutions (800)521-7291

10/93
Initials: *EPB*



LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE:** A fee equal to (0.000 %) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

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Page 2 of 3

Initials: 

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

Harlie F Blalock
Harlie F Blalock -Borrower

Elizabeth P. Blalock
Elizabeth P Blalock -Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

-Borrower

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MTG BOOK 1051 PAGE 636 - 653
DATE 03/12/2004
TIME 11:18:27 AM
RECORDED IN,
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY
ANN HUDSON
CIRCUIT CLERK
Theresa V. ..., D.C.
RECEIPT# 117023

Recording Requested By:
 REGIONS BANK DBA REGIONS MORTGAGE

When Recorded Return To:

LEAH KING
 REGIONS BANK DBA REGIONS MORTGAGE
 215 FORREST STREET
 HATTIESBURG, MS 39401



CORPORATE ASSIGNMENT OF MORTGAGE

Prepared By: Leah King, REGIONS MORTGAGE 215 FORREST STREET 2ND FLOOR, P O BOX 18001, HATTIESBURG, MS 39401 (800) 986-2462
 Craighead (Eastern District), Arkansas
 SELLER'S SERVICING #:0000897020469 "BLALOCK"
 SELLER'S LENDER ID#: 514
 POOL #: 628871

Date of Assignment: August 12th, 2008
 Assignor: REGIONS BANK DBA REGIONS MORTGAGE SUCCESSOR BY MERGER WITH UNION PLANTERS BANK, NATIONAL ASSOCIATION ALSO KNOWN AS UNION PLANTERS BANK, N..A. at 215 FORREST STREET, HATTIESBURG, MS 39401
 Assignee: EVERBANK at 8100 NATIONS WAY, JACKSONVILLE, FL 32256

Executed By: HARLIE F BLALOCK AND ELIZABETH P BLALOCK, HUSBAND AND WIFE To: UNION PLANTERS BANK, NA
 Date of Mortgage: 03/09/2004 Recorded: 03/12/2004 in Book/Reel/Liber: 1051 Page/Folio: 636 as Instrument No.: N/A In Craighead (Eastern District), Arkansas

Property Address: 1210 W HUNTINGTON AVE, JONESBORO, AR 72401-2529

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and NO/100ths DOLLARS and other good and valuable consideration, paid to the above named Assignor, the receipt and sufficiency of which is hereby acknowledged, the said Assignor hereby assigns unto the above-named Assignee, the said Mortgage together with the Note or other evidence of indebtedness (the "Note"), said Note having an original principal sum of \$79,900.00 with interest, secured thereby, together with all moneys now owing or that may hereafter become due or owing in respect thereof, and the full benefit of all the powers and of all the covenants and provisos therein contained, and the said Assignor hereby grants and conveys unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage and Note, and also the said property unto the said Assignee forever, subject to the terms contained in said Mortgage and Note.

CORPORATE ASSIGNMENT OF MORTGAGE Page 2 of 2

REGIONS BANK DBA REGIONS MORTGAGE SUCCESSOR BY MERGER WITH UNION PLANTERS BANK, NATIONAL ASSOCIATION ALSO KNOWN AS UNION PLANTERS BANK, N.A.

On August 12th, 2008

By: *Brenda Goff*
BRENDA GOFF, Vice-President



STATE OF Mississippi
COUNTY OF Forrest

On August 12th, 2008, before me, LEAH KING, a Notary Public in and for Lamar in the State of Mississippi, personally appeared BRENDA GOFF, Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Leah King
LEAH KING
Notary Expires: 06/13/2009



*L_H*_HUNPL*08/12/2008 07:26:13 AM* UNPL01UNPLA00000000000000386442* ARCRAIZ* 0000897020469 ARSTATE_MORT_ASSIGN_ASSN *L_K*_L_KUNPL*

MTG BK 1371 PG 603 - 604
DATE 09/22/2008
TIME 09:47:23 AM
RECORDED IN
OFFICIAL RECORDS OF
CRAIGHEAD COUNTY
ANN HUDSON
CIRCUIT CLERK
Ann Hudson, D.C.
RECEIPT# 180460

RECORDING REQUESTED AND PREPARED BY:
EverBank 301 W Bay Street Jacksonville, FL 32202
(800) 669-9721 TONYA JACKSON - EVERBANK



* JB 2015 R - 013087 2 *

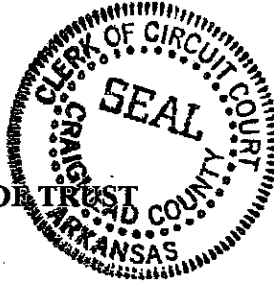
JB2015R-013087

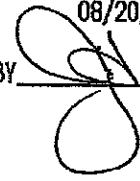
CANDACE EDWARDS
CRAIGHEAD COUNTY

RECORDED ON:

08/20/2015 08:31AM

And When Recorded Mail To:
EverBank Attn: Records Management 301 West Bay
Street Jacksonville, FL 32202



BY  D. C.

ASSIGNMENT OF MORTGAGE/DEED OF TRUST

Customer#: 1 Service#: 370680AS1

Loan#: 9000559022

For good and valuable consideration, the sufficiency of which is hereby acknowledged, **EVERBANK, 301 WEST BAY STREET, JACKSONVILLE, FL 32202-0000**, by these presents does convey, assign, transfer and set over to: **GREEN TREE SERVICING LLC, 7360 SOUTH KYRENE ROAD, T314, TEMPE, AZ 85283-0000**, the described Mortgage/Deed of Trust, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon. Said Mortgage/Deed of Trust for **\$79,900.00** is recorded in the State of **ARKANSAS**, County of **CRAIGHEAD (WESTERN DISTRICT)** Official Records, dated **MARCH 09, 2004** and recorded on **MARCH 12, 2004**, as Instrument No. —, in Book No. **1051**, at Page No. **636**.

Original Mortgagor/Grantor: **HARLIE F BLALOCK AND ELIZABETH P BLALOCK HUSBAND AND WIFE.**

Original Mortgagee/Grantee: **UNION PLANTERS BANK NA. Legal Description: LOTS 8 AND 9 IN G. E. NISBETT'S SUBDIVISION OF BLOCK 15 OF NISBETT'S SECOND ADDITION TO THE CITY OF JONESBORO, ARKANSAS, AND BEING SUBJECT TO ALL EASEMENTS AND RIGHTS OF WAY OF RECORD..**

Date: **JULY 09, 2015**

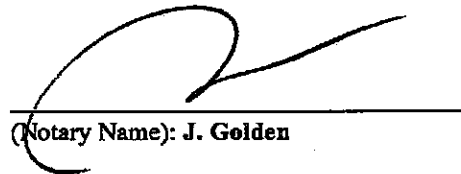
EVERBANK

By: 
Julie McCombs, Vice President

State of FLORIDA }
County of DUVAL } ss.

On **JULY 09, 2015**, before me, **J. Golden**, a Notary Public, personally appeared **Julie McCombs**, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of FLORIDA that the foregoing paragraph is true and correct.

Witness my hand and official seal.



(Notary Name): J. Golden

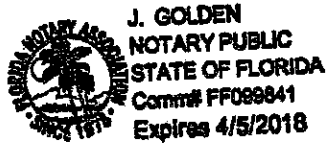




Photo added by Sandra

Harlie Fletcher "Bo" Blalock

BIRTH	5 Feb 1936 Bay, Craighead County, Arkansas, USA
DEATH	6 Oct 2011 (aged 75) Jonesboro, Craighead County, Arkansas, USA
BURIAL	Pine Log Cemetery Brookland, Craighead County, Arkansas, USA
MEMORIAL ID	77852013 · View Source

Harlie "Bo" Fletcher Blalock, 75, of Jonesboro, AR., passed away Thursday, October 6, 2011, at his residence.

He was born February 5, 1936 in Bay to the late Herman and Lilly Blalock.

Mr. Blalock served his country proudly in Germany, Korea and Vietnam and retired as a First Sgt. from the U. S. Army.

He also had his own shop where he loved to do woodwork and welding and was an avid St. Louis Cardinals fan. He was a member of the Valley View Baptist Church.

Most of all he enjoyed his family, especially his children, grandchildren and great-grandchildren.

He is survived by his wife, Pauline Clampit Blalock; a son, Glen Blalock; daughter and her husband, Paula and Richard Wood all of Jonesboro; two brothers, Art Blalock (Willa) of Snider, Texas, Bill Blalock (Sandra) of Low Point, Illinois; a sister, Neoma Carter (Bill) of Jonesboro; his mother-in-law, Ida Clampit; six grandchildren, Stuart Blalock (Crystal) of Pochontas, Laura Blalock (Jr. Taylor), Crystal Moody (Kenneth), Hali King all of Jonesboro, Kevin Wood (Shannon) of Bono and Kerry Diaz (Robert) of Hanford, Calif.; sixteen great-grandchildren, Christina

Moody, Kaitlin Moody, Madison Moody, Tyler Moody, Lauren Taylor, Brookelynn Taylor, Mackenzie Taylor, Makayla Taylor, Ethan Taylor, Tammy Wood, Cameron Brown, Candice Cooper, Wesley Cooper, Dylan Clark, Payton Wood, Broady Wood.

He is also preceded in death by a sister, Martha Walker.

A celebration of his life was held at the Gregg-Langford Bookout Funeral Home. Burial was at the Pine Log Cemetery with full military honors.

Family Members

Parents



Herman R.
Blalock
1906–1989



Lillie *Fletcher*
Blalock
1910–1947

Siblings



Mary Neoma
Blalock Carter
1934–2012

Created by: Sandra

Added: 8 Oct 2011

Find A Grave Memorial **77852013**

Find A Grave, database and images

(<https://www.findagrave.com> : accessed 9 October 2018),
memorial page for Harlie Fletcher "Bo" Blalock (5 Feb
1936–6 Oct 2011), Find A Grave Memorial no. 77852013,
citing Pine Log Cemetery, Brookland, Craighead County,
Arkansas, USA ; Maintained by Sandra (contributor
46915147) .

Copyright © 2018 Find A Grave ·
Privacy Statement · Terms of Service

FILED

DEC 06 2016

KADE HOLLIDAY
CLERK PROBATE COURT

IN THE CIRCUIT COURT OF CRAIGHEAD COUNTY, ARKANSAS
PROBATE DIVISION - WESTERN DISTRICT

IN THE MATTER OF THE ESTATE OF
ELIZABETH PAULINE BLALOCK, DECEASED

NO. P17-2016-532

PETITION FOR PROBATE OF WILL AND
APPOINTMENT OF SUCCESSOR PERSONAL REPRESENTATIVE

Comes Glen Stuart Blalock and Paula Irene Wood (ne: Blalock), whose addresses are shown below, and whose interest in the estate of the decedent is that of the children and sole heirs of the decedent, praying that a certain instrument be admitted to probate as the Last Will and Testament of the decedent. Petitioners state that the primary nominee as Executor, Harlie Fletcher Blalock, died several years ago, and the nominated successor, Ida Irene Clampit, who is the Grandmother of Petitioners, is currently incapable, both mentally and physically, to serve. Petitioners therefore request the Court to appoint Glen Stuart Blalock, one of the petitioners, as successor Executor, to serve without bond as requested by the Testatrix. The facts, so far as they are known to or can be reasonably ascertained by petitioners, are:

→ Dued
10-6-2011

a. Decedent: The decedent, Elizabeth Pauline Blalock, who resided at 1210 W. Huntington, Jonesboro, AR 72401, in Craighead County, Arkansas, died at Jonesboro, Arkansas on November 17, 2016.

b. Heirs and Devisees. The decedent, a widow, was survived by the following children, each over the age of 18 years:

Glen Stuart Blalock, 1210 W. Huntington, Jonesboro, AR 72401


Paula Irene Wood, 1600 N. Easy St., Jonesboro, AR 72401

d. Value of Estate: Personal property - \$22,000; real estate - \$165,000

c. Person to be appointed: As stated above, the nominated Successor Executor is not competent to serve, and petitioners nominate Glen Stuart Blalock to serve as successor, without bond.

WHEREFORE, petitioners pray that the Court enter an Order

determining the facts of the death of decedent; that the Will was executed in all respects according to laws, when the testatrix was competent to do so, and was acting without undue influence, fraud or restraint, has not been revoked, and is the decedent's Last Will; and appointing Glen Stuart Blalock Executor in succession without bond.



Glen Stuart Blalock



Paula Irene Wood

Petition, Page 2

PR-2016-532

LAST WILL AND TESTAMENT

OF

ELIZABETH PAULINE BLALOCK

FILED

DEC 06 2016

KADE HOLLIDAY
COUNTY & PROBATE COURT CLERK

I, ELIZABETH PAULINE BLALOCK, a resident of the State of Arkansas, being of sound and disposing mind and memory, and being over the age of twenty-one years, do hereby make, publish and declare this instrument to be my Last Will and Testament, revoking any and all Wills and Codicils heretofore made by me.

FIRST: I am married to HARLIE FLETCHER BLALOCK, and all references in this Will to "my husband" are to him. I have two children now living, namely GLEN STUART BLALOCK, born April 10, 1960, and PAULA IRENE BLALOCK, born February 14, 1962. The term "my children"; as used in this Will, includes any other children hereafter born to or adopted by me.

SECOND: I direct that all my just debts and the expenses of my last illness, funeral and burial be paid out of my estate in such amount as my Executor may deem proper.

THIRD: The term "my estate", as used in this Will, includes all the property of which I may be seized or possessed or to which I may be entitled at the time of my death, wherever situated or of whatever nature, be it real, personal or mixed, including lapsed legacies and any property over which I may have a power of appointment.

FOURTH: I give, devise and bequeath all of my estate to my husband, HARLIE FLETCHER BLALOCK.

FIFTH: In the event that my said husband predeceases me, I give, devise and bequeath all of my estate to my children, in equal shares. Should any of my children predecease me, then the descendants of such child or children who may be living at my death shall take by right of representation, per stirpes and not per capita. Should any of my children predecease me leaving no descendants, then the share of such child or children shall be divided among my surviving children and the surviving descendants to take by right of representation, per stirpes and not per capita.

SIXTH: If my husband, my children and all issue of my children fail to survive me, I give, devise and bequeath all of my estate to my mother, IDA IRENE CLAMPIT, of Route 1, Black Rock, Arkansas.

SEVENTH: I hereby nominate my husband, HARLIE FLETCHER BLALOCK, as Executor of this Will and I request that he be permitted to serve without bond or surety thereon. I hereby authorize and empower my said Executor, in his absolute discretion, to sell, with or without notice, at public or private sale, exchange, convey, transfer, assign, mortgage, pledge, lease, or rent the whole or any part of my real or personal estate, to invest, reinvest or retain investments of my said estate, and to perform all acts and to execute all documents which my said Executor may deem necessary,

Witnesses

[Handwritten signatures of witnesses]

Elizabeth Pauline Blalock *Oct 5, 1979*
TESTATRIX Date

convenient or proper in regard to my property, subject only to such confirmation of court as may be required by law. If my Executor shall predecease me or shall for any reason refuse or be unable to serve or continue serving as Executor hereof, I hereby nominate my mother, IDA IRENE CLAMPIT, as Executrix in his stead, to serve without bond or surety and with the same powers and authority.

EIGHTH: I nominate my husband, EARLIE FLETCHER BLALOCK, as Guardian of the person and property of each minor child of mine who shall survive me. If my husband does not survive me or is otherwise unable to qualify or perform, I hereby nominate my mother, IDA IRENE CLAMPIT, as Guardian of the person and property of each minor child of mine who shall survive me. I authorize and empower the Guardian or substitute Guardian, at such Guardian's discretion, to expend such sums from the principal and income of the minors' estates as may be necessary for their comfortable maintenance, support and education, and I further direct that the Guardian or substitute Guardian shall not be required to furnish bond or other security for the faithful performance of such Guardian's duties.

NINTH: Wherever in this, my Last Will and Testament, it is provided that any person shall benefit hereunder if such person shall survive me, that person shall be deemed not to have survived me if he or she shall die at the same time as I, or in a common disaster with me, or under such circumstances that it is doubtful which of us died first, or in any event within thirty days after my death, and this will shall take effect in like manner as if such beneficiary had predeceased me.

IN WITNESS WHEREOF, I have, at Blytheville Air Force Base, Arkansas, this 5 day of October, 1979, set my hand and seal to this, my Last Will and Testament.

Elizabeth Pauline Blalock (SEAL)

The foregoing instrument consisting of two typewritten pages which bear her signature was signed, published and declared by ELIZABETH PAULINE BLALOCK to be her Last Will and Testament in the presence of us, who, at her request, in her presence, and in the presence of each other, have hereunto subscribed our names as witnesses at the place and on the date set forth immediately above.

Todd E. Norton of TODD E. NORTON, 066-40-0058
Rapid City, S.D. 57701

James A. Williams, Jr. of JAMES A. WILLIAMS, JR., 438-84-8103
New Orleans, La 70118

Richard A. Dexter of RICHARD A. DEXTER 301-52-6212
Dayton, OH 45449

IN THE CIRCUIT COURT OF CRAIGHEAD COUNTY, ARKANSAS
PROBATE DIVISION - WESTERN DISTRICT

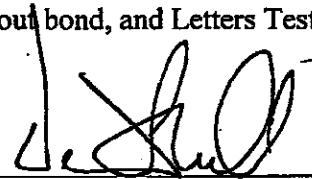
IN THE MATTER OF THE ESTATE OF
ELIZABETH PAULINE BLALOCK, DECEASED

ORDER PROBATING WILL AND
APPOINTING SUCCESSOR PERSONAL REPRESENTATIVE

On this date comes on for hearing the Petition of Glen Stuart Blalock and Pauline Irene Wood for probate of the Will of Elizabeth Pauline Blalock, deceased, and for the appointment of a successor as Executor, and upon consideration of such petition, and the facts and evidence in support thereof, the Court finds:

- 1. That no demand for notice of proceedings to probate the decedent's will, or for the appointment of a personal representative of the estate has been filed herein; the petition is not opposed by any known party, and the same may be heard forthwith.
- 2. Elizabeth Pauline Blalock, who resided at 1210 W. Huntington, Jonesboro, AR 72401, died at Jonesboro, Arkansas on November 17, 2016.
- 3. That this Court has jurisdiction and venue properly lies in this county.
- 4. That the instrument admitted, being the original Last Will and Testament of the decedent, dated October 5, 1979, was executed in all respects according to law, and was executed when the decedent was competent to do so and acting without undue influence, fraud, or restraint, and the original will has not been revoked.
- 5. That the Will of decedent nominates Harlie Fletcher Blalock, no longer living, as Executor, and Ida Irene Clampit as successor, who is not competent physically or mentally to serve, each being authorized to serve without bond, and a son and heir, Glen Stuart Blalock, is requested by all heirs to serve as successor Executor, and he is asked to be appointed, to serve without bond.

IT IS, THEREFORE, CONSIDERED AND ORDERED that the Last Will and Testament be admitted to probate, and that Glen Stuart Blalock be and he is hereby appointed successor Executor to serve without bond, and Letters Testamentary shall be issued to him.



Circuit Judge

Entered DECEMBER 12, 2017

FILED
DEC 12 2016
KADE HOLLIDAY
COUNTY & PROBATE COURT CLERK

THIS INSTRUMENT PREPARED BY:
CHARLES FRIERSON, III, ATTORNEY
113 E. JACKSON
JONESBORO, AR 72401



* J B 2 0 1 6 R - 0 1 9 2 4 3 1 *

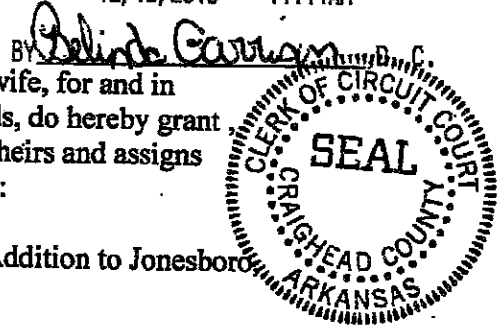
JB2016R-019243
CANDACE EDWARDS
CRAIGHEAD COUNTY
RECORDED ON:

12/13/2016 11:11AM

QUITCLAIM DEED

KNOW ALL MEN BY THESE PRESENTS:

That we, Paula Irene Wood and Richard Wood, husband and wife, for and in consideration of the division and separation of jointly owned lands, do hereby grant convey, sell and quitclaim unto Glen Stuart Blalock and unto his heirs and assigns forever, the following lands lying in Craighead County, Arkansas:



Tract 1 - Lots 35 and 36 in Block 5 of Wilson's Second Addition to Jonesboro Arkansas

Tract 2 - The East 73 feet of Lot 10 and the West 5 feet of Lot 11 of GE Nisbett's Subdivision of Block 15 of Nisbett's Second Addition to Jonesboro, Arkansas.

Tract 3 - Lots 8 and 9 in GE Nisbett's Subdivision of Block 15 of Nisbett's Second Addition to the City of Jonesboro, Arkansas, and being subject to all easements and rights of ways of record.

TO HAVE AND TO HOLD the same unto the GRANTEE, and unto his heirs and assigns forever, with all appurtenances thereunto belonging.

WITNESS our hands this 12th day of December, 2016.

Paula Irene Wood

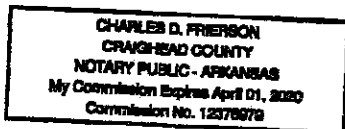
Richard Wood

ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF CRAIGHEAD

On this day personally appeared before me, a Notary Public within and for the county and state aforesaid, Paula Irene Wood and Richard Wood, her husband, who stated that they had executed this deed for the considerations and purposes stated.

WITNESS my hand and seal this 12th day of December, 2016.



Notary Public

NO STAMPS REQUIRED
I, Glen Stuart Blalock, DO HEREBY SWEAR THAT AT LEAST
ONE COPY OF THIS INSTRUMENT AND ALL COPIES OF THIS INSTRUMENT
HAVE BEEN FILED IN THE PUBLIC RECORDS OF THIS COUNTY.
Glen Stuart Blalock
GRANTEE OR AGENT
Jonesboro, AR
GRANTEE'S ADDRESS

Reserved for recording
purposes ONLY.

ELECTRONIC RECORDING
2018R-014550
CERTIFICATE OF RECORD
JONESBORO DISTRICT
CRAIGHEAD COUNTY, ARKANSAS
CANDACE EDWARDS, CLERK & RECORDER
07/25/2018 9:37:53 AM
NON JUDICIAL NOTICE FEE: 140.00
RECORDING FEE: 25.00
PAGES: 3

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520
PLG 18-003958-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ELIZABETH P BLALOCK, HARLIE F BLALOCK
(or as otherwise noted by the recorder)

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

**IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR
ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION
TO COLLECT IT MAY BE BROUGHT AGAINST YOU**

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE
USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **October 01, 2018**, at or about **02:30 PM**, the subject real property described herein below will be sold at the **Main Entrance of the Craighead County Courthouse, 511 South Main Street, Jonesboro, AR 72401** to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. **THE TERMS OF SALE ARE CASH THE DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.**

WHEREAS, the property secured under the Mortgage is located in Craighead (Jonesboro - Western District) County, Arkansas more particularly described as follows:

Lots 8 and 9 in G.E. Nisbett's Subdivision of Block 15 of Nisbett's Second Addition to the City of Jonesboro, Arkansas, and being subject to all easements and rights of way or record.

Street Address: 1210 W Huntington Avenue, Jonesboro, AR 72401-2529

WHEREAS on March 9, 2004, HARLIE F. BLALOCK AND ELIZABETH P. BLALOCK, HUSBAND AND WIFE, executed a Mortgage in favor of UNION PLANTERS BANK, NA which Mortgage was recorded on March 12, 2004, in Book 1051, Page 636, in the real estate records of Craighead (Jonesboro - Western District) County, Arkansas. Said Mortgage is now held by GREEN TREE SERVICING LLC and which is the party initiating foreclosure. The party initiating foreclosure is Ditech Financial LLC F/K/A Green Tree Servicing LLC and can be contacted at or in care of its servicer initiating foreclosure at: DITECH FINANCIAL LLC fka GREEN TREE SERVICING LLC, 7360 SOUTH KYRENE RD, TEMPE, AZ 85283, at Telephone Number 877-337-4141; and

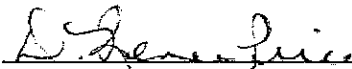
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness.

The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular business hours, and has the ability to accept funds from a grantor, mortgagor, or obligor to reinstate or pay off a mortgage or deed of trust.

WITNESS my hand this July 24, 2018.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LLC

By: 
D. Renee Price
Timothy D. Padgett, P.A.
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 24 day of July, 2018, before me, Lisa Biedenbender, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named D. Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Company, to execute such instrument, stating their respective capacities in that behalf, to me personally well known, who stated that they were an attorney with Timothy D. Padgett, P.A., a Company, the Trustee for Ditech Financial LLC F/K/A Green Tree Servicing LLC, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Company, and further stated and acknowledged that they had so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 24 day of July, 2018.

My Commission Expires:

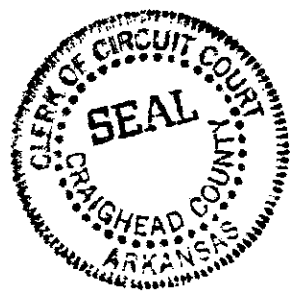
May 24, 2024

[PLG 18-003958-1]

Lisa Biedenbender
Notary Public, State of Arkansas



8 0 0 2 0 8 5 3
TX: 40015232



2017R-018784
FILED
JONESBORO DISTRICT
CRAIGHEAD COUNTY, ARKANSAS
CANDACE EDWARDS, CLERK & RECORDER
10/06/2017 2:33:14 PM
FEE: 8.00
PAGES: 1
JAMIE HUNNICUTT

IN THE CIRCUIT COURT OF CRAIGHEAD COUNTY, ARKANSAS

DARYL BASSETT, DIRECTOR
DEPARTMENT OF WORKFORCE SERVICES

PLAINTIFF

VS.
GLEN S BLALOCK - 3988
1210 W. HUNTINGTON AVE.
JONESBORO, AR 72401

DEFENDANT

**CERTIFICATE OF OVERPAYMENT
OF UNEMPLOYMENT INSURANCE BENEFITS
LEVIED BY THE DEPARTMENT OF
WORKFORCE SERVICES ACT**

I, Daryl Bassett, Director of the Department of Workforce Services of the State of Arkansas, hereby certify that on January 13, 2017, final notification was made to the defendant of the assessment of delinquent overpayments levied by the Department of Workforce Services Act, past due and unpaid by said defendant, and on the same date, a copy of said overpayment was delivered to said defendant.

I further certify that all appeal rights have been exhausted pursuant to A.C.A. §11-10-532(d), and I now certify to you, as Clerk of the said Circuit Court, the amount of said delinquent overpayment due by the said defendant is \$2,749.88 plus court costs.

NOTICE OF LIEN: Notice is hereby given that Arkansas Code Annotated §11-10-532(d), as amended, creates a lien upon all real and personal property owned by the above-named defendant to secure payment of the amount shown above.

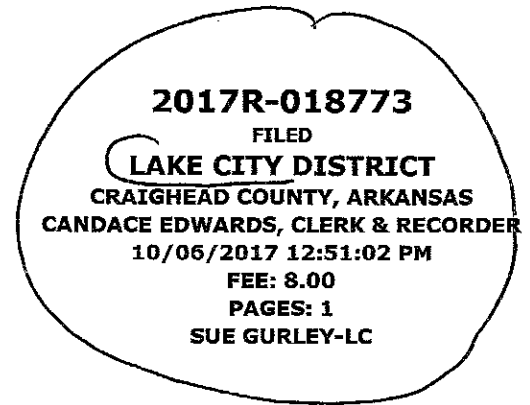
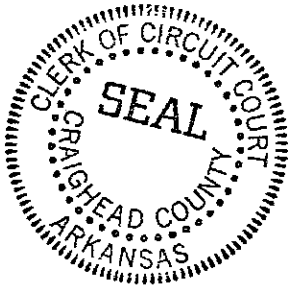
WITNESS MY HAND as such Director on October 04, 2017.

Daryl Bassett, Director

H. Don Denton, Jr.
General Counsel

NOTE TO CLERK:

To be entered in the records of the Circuit Court for judgments and decrees under the procedure prescribed for filing transcripts of judgments by Arkansas Code Annotated §16-19-1011, as provided by Arkansas Code Annotated §11-10-532(d), as amended.



IN THE CIRCUIT COURT OF CRAIGHEAD COUNTY, ARKANSAS

DARYL BASSETT, DIRECTOR
DEPARTMENT OF WORKFORCE SERVICES

PLAINTIFF

vs.

GLEN S BLALOCK - 3988
1210 W.HUNTINGTON AVE.
JONESBORO, AR 72401

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WITNESS MY HAND as such Director on October 04, 2017.

Daryl Bassett, Director

H. Don Denton, Jr.
General Counsel

NOTE TO CLERK:

To be entered in the records of the Circuit Court for judgments and decrees under the procedure prescribed for filing transcripts of judgments by Arkansas Code Annotated §16-19-1011, as provided by Arkansas Code Annotated §11-10-532(d), as amended.



Wes Eddington, Collector
 Phone: (870) 933-4560

CRAIGHEAD COUNTY ARKANSAS
Proof Of Payment

For Tax Year 2017

Taxpayer

CORELOGIC
 PO BOX 9202
 COPPELL, TX 75019

Orig Receipt No.: 9674

Amt Paid:	Cash Amount	\$0.00
	Check Amount	\$14,770.59
	Credit Card Amount	\$0.00
	Total	\$14,770.59

Date Paid: 4/25/2018

Parcel Info

Parcel/PPAN : 01-143134-41200
 Tax Year : 2017
 Property Type: Real Estate
 Owner Name: BLALOCK GLEN STUART
 Property Address: 1210 W HUNTINGTON AVE
 Subdivision: NISBETTS, G. E. SUB
 Lot: 9
 Block: 15
 Sec-Twp-Rng: 13-14-03
 Acres: 0
 Legal Description: NISBETTS, G. E. SUB BLK 15 NISBETTS 2ND
 Description: ADD

Tax Type	Taxes Owed	Taxes Paid	Taxes Balance
Ad Valorem	\$487.41	-\$487.41	\$0.00
Total:	\$487.41	-\$487.41	\$0.00

DISCLAIMER: This proof of payment was created from the best available data from the collector's office as of 10/8/2018. The paid status of taxes is subject to change due to NSF checks, refunds, partial payment and other conditions. If you have any questions about the information contained herein please contact the collector's office.

Property Detail

Craighead County Personal Property & Real Estate Tax Records

Property Information	
Parcel #:	01-143134-41200
Tax Year/ Book:	2017 Current
Legal:	NISBETTS, G. E. SUB BLK 15 NISBETTS 2ND ADD
Property Type:	Real Estate
Owner:	BLALOCK GLEN STUART
Tax Payer:	CORELOGIC PO BOX 9202 COPPELL, TX 75019
Site Address:	1210 W HUNTINGTON AVE
Subdivision:	NISBETTS, G. E. SUB
Lot Block:	9 15
S-T-R:	13-14-03
Acres:	0
Tax Status:	Non-Exempt
Total Mandatory:	\$487.41
Tax Paid:	-\$487.41
Balance:	\$0.00

Receipts							
Receipt #	Book	Tax Year	ReceiptDate	Cash Amt	Check Amt	Credit Amt	Total
9674	Current	2017	4/25/2018	\$0.00	\$14,770.59	\$0.00	\$14,770.59

Historical Receipts						
Receipt #	Tax Year	Date Paid	Tax Owed	Tax Paid	Balance	

<u>13029</u>	2011	4/30/2012	\$587.01	\$587.01	\$0.00
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2017 Tax Information

Tax Type	Tax Description	District	Exempt	Assessed Value	Tax Owed	Tax Paid	Balance
AV	Ad Valorem	J JB	Non-Exempt	\$11,550.00	\$487.41	-\$487.41	\$0.00